

Appl No.: 10/027,035

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Amendment to the Claims:

This listing of the claims will replace all prior versions, and listings, of claims in the application.

Claims 1-33(Canceled).

Claim 34(New). A method for sending cash money transfers at anytime from anyone to a remotely located party, comprising the steps of:

providing a sender with available funds, the available funds being selected from one of: a credit card of the sender and a debit card of the sender, wherein the sender is adapted to be solely a human-sender;

providing a recipient being remotely located from the sender, wherein the recipient is adapted to be solely a human-recipient;

communicating an unplanned request for cash funds from the remotely located recipient to the sender;

providing a toll free telephone number to a remotely located IVR(interactive voice response) system;

connecting the sender to the IVR(interactive voice response) system by a communication medium using the toll free telephone number, the communication medium being selected from one of a touchtone phone and a computer modem, the IVR system receives multiple simultaneous calls and prompts the sender to enter data, the IVR system processes the data in automated modes with software and converts the data to language of existing banks, processors, processing networks and clearing houses, and the IVR system processes the transfer with transmission lines and electronic mediums;

providing a national bank escrow account for a Cash Card, the Cash Card having a magnetic stripe, wherein the Cash Card is solely used for paying out cash transfers;

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providing the recipient with a recipient-card having a magnetic stripe and a PIN number, the recipient-card being selected from one of: a credit card of the recipient, a debit card of the recipient, and the Cash Card with magnetic stripe solely for paying out cash transfers;

authorizing a transfer of cash to the recipient-card by the sender entering responses to automated prompts from the remotely located IVR system, solely through the connection medium;

transferring the cash from accessible funds of the sender to the recipient-card by the sender solely using the connection medium and the IVR system;

providing a remotely located automated terminal, the terminal being selected from one of an ATM(automatic teller machine) and a POS(point of sale terminal);

physically presenting the recipient-card by the recipient to the remotely located automated terminal; and

physically retrieving the cash by the recipient using the PIN number along with the recipient-card having the magnetic stripe at the remotely located automatic terminal.

Claim 35(New). The method of Claim 34, wherein the communication medium is solely a touchtone phone with the sender using the toll-free number on the touchtone phone.

Claim 36(New). The method of Claim 34, wherein the authorizing step includes the IVR system prompting the sender to enter the amount to be made available from an ATM in multiples of \$20.00.

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Claim 37(New). The method of Claim 34, further comprising the step of:
automatically computing a transfer charge fee.

Claim 38(New). The method of Claim 37, further comprising the step of:
communicating the transfer charge fee from the IVR system to the sender before the
transferring of the cash from the available funds of the sender.

Claim 39(New). The method of Claim 38, wherein the authorizing step further includes the
step of: authorizing the transfer of the cash and the payment of the transfer charge
fee after the sender affirmatively responds to additional prompts from the IVR system.

Claim 40(New). The method of Claim 34, wherein the authorizing step further includes the
step of the sender: entering account numbers through the communication medium
associated with one of the credit card of the sender and the debit card of the sender.

Claim 41(New). The method of Claim 34, wherein the authorizing step further includes the
step of the sender: entering the magnetic stripe card number of the recipient-card that is
to be used to retrieve the cash value.

Claim 42(New). The method of Claim 34, wherein the IVR system processes the transfer
without a pre-established account link between the sender and the recipient.

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Claim 43(New). The method of Claim 34, wherein, the IVR system takes monies from the sender's available funds with a split deposit to process an authorized cash transfer, plus a reserve for a terminal surcharge to the recipient-card account and the balance to an income account.

Claim 44(New). The method of Claim 34, wherein the unplanned request for cash funds is an emergency request.

Claim 45(New). The method of Claim 34, wherein the step of physically retrieving the cash includes the step of the recipient:

entering the PIN number of the recipient-card to provide for secure receipt by the recipient who is in possession of both the recipient-card with the magnetic stripe and the PIN number associated with the recipient-card.

Claim 46(New). The method of Claim 34, wherein the method virtually simultaneously authorizes ATM pay-out and payment of any ATM surcharge.

Claim 47(New). The method of Claim 34, wherein the method transfers any excess surcharge reserve to an excess transfer reserve income account.

Claim 48(New). The method of Claim 34, wherein the recipient utilizes the credit card with the magnetic stripe and the PIN number.

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Claim 49(New). The method of Claim 34, wherein the recipient utilizes the debit card with the magnetic stripe and the PIN number.

Claim 50(New). The method of Claim 34, wherein the recipient utilizes the Cash Card with the magnetic stripe and the PIN number.

Claim 51(New). The method of Claim 34, wherein the recipient-card is a Cash Card card, the method further comprising the step of:

automatically and virtually simultaneously transferring the cash (transferred to the recipient plus a reserve for a terminal charge, from the available funds of the sender to national bank escrow account so that the bank escrow account temporarily holds the cash,

Claim 52(New). The method of Claim 51, further comprising the step of:

automatically and virtually simultaneously transferring the cash from the bank escrow account to the remotely located automated terminal when the recipient is using the Cash Card.

Claim 53(New). The method of Claim 50, further including the step of the recipient:

selecting the PIN number of the Cash Card, and including the step of the sender:
entering the PIN number in response to additional prompts from the IVR system.

Claim 54(New). The method of Claim 34, wherein, the Cash Card includes:

a second magnetic stripe on a back side used as a prepaid phone card.

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Claim 55(New). The method of Claim 34, wherein the method includes the step of:
providing for sending cash automatically in other than the currency of origin at the
current foreign rate of exchange at a payout time.

Claim 56(New). The method of Claim 34, wherein the communication medium is solely
through the internet.

Claim 57(New). The method of Claim 34, wherein the method and the IVR system will
provide that all transaction related information that will need to be used by both the sender
and the recipient, will be conveyed by the recipient to the sender.

Claim 58(New). The method of Claim 34, wherein the method of the sending cash money
transfers is not in response to a pre-existing transactional relationship between the sender
and the recipient, and wherein the method of the sending cash money transfers is not from a
sales transaction where a seller receives payment from a buyer, and wherein the method of
the sending cash money transfers is not a Money Gram transfer, and wherein the method of
the sending cash money transfers is not a Western Union transfer.

Claim 59(New). The method of Claim 34, further comprising the steps of:
providing that no business and transaction information will be conveyed by the
sender to the recipient since the recipient is in possession of both the recipient-card and the
PIN number associated with the recipient-card.

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Claim 60(New). The method of Claim 34, wherein the sender closes a Cash Card account for the Cash Card by telephone, and requests a refund for any remaining amount in the Cash Card account.

Claim 61(New). A method for transferring money funds from a sender to a recipient, the sender adapted to be solely a human-sender, and the recipient adapted to be solely a human-recipient, consisting of the steps of:

- providing the sender with available funds, the available funds being selected from one of: a credit card of the sender and a debit card of the sender;

- providing a toll free telephone number to a remotely located IVR(interactive voice response) system;

- providing for the recipient to remotely communicate an unplanned request to the sender for emergency cash;

- connecting the sender to the remotely located IVR system by a connection medium using the toll free number in response to the communication request, the connection medium being selected solely from one of a touchtone phone and a computer modem;

- providing a national bank escrow account for a Cash Card, the Cash Card having a magnetic stripe, wherein the Cash Card is solely used for paying out cash transfers;

- providing the recipient with a recipient-card having a magnetic stripe and PIN number, the recipient-card being selected from one of: a credit card of the recipient, a debit card of the recipient, and the Cash Card with magnetic stripe card for solely paying out cash transfers;

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determining cash to distribute to the recipient-card by the sender entering responses to automatic prompts from the remotely located IVR system, solely through the connection medium and the IVR system;

physically presenting the recipient-card by the recipient to a remote automated terminal, the remote automated terminal being solely selected from at least one of: an ATM (automatic teller machine) and a POS (point of sale terminal);

transferring the cash from accessible funds of the sender to the remote automated bank escrow account by the sender solely using the connection medium and the IVR system;

physically retrieving the cash transferred by the recipient-card by the recipient at the remote terminal; and

providing that no business and transaction information will be conveyed by the sender to the recipient since the recipient is in possession of both the recipient-card and the PIN number associated with the recipient-card, wherein the method for transferring of the money funds is not in response to a pre-existing transactional relationship between the sender and the recipient, and wherein the method for transferring of the cash is not from a sales transaction where a seller receives the payment from a buyer, and wherein the method for transferring the money funds is not a money gram, and wherein the method for transferring the cash is not a Western Union transfer.